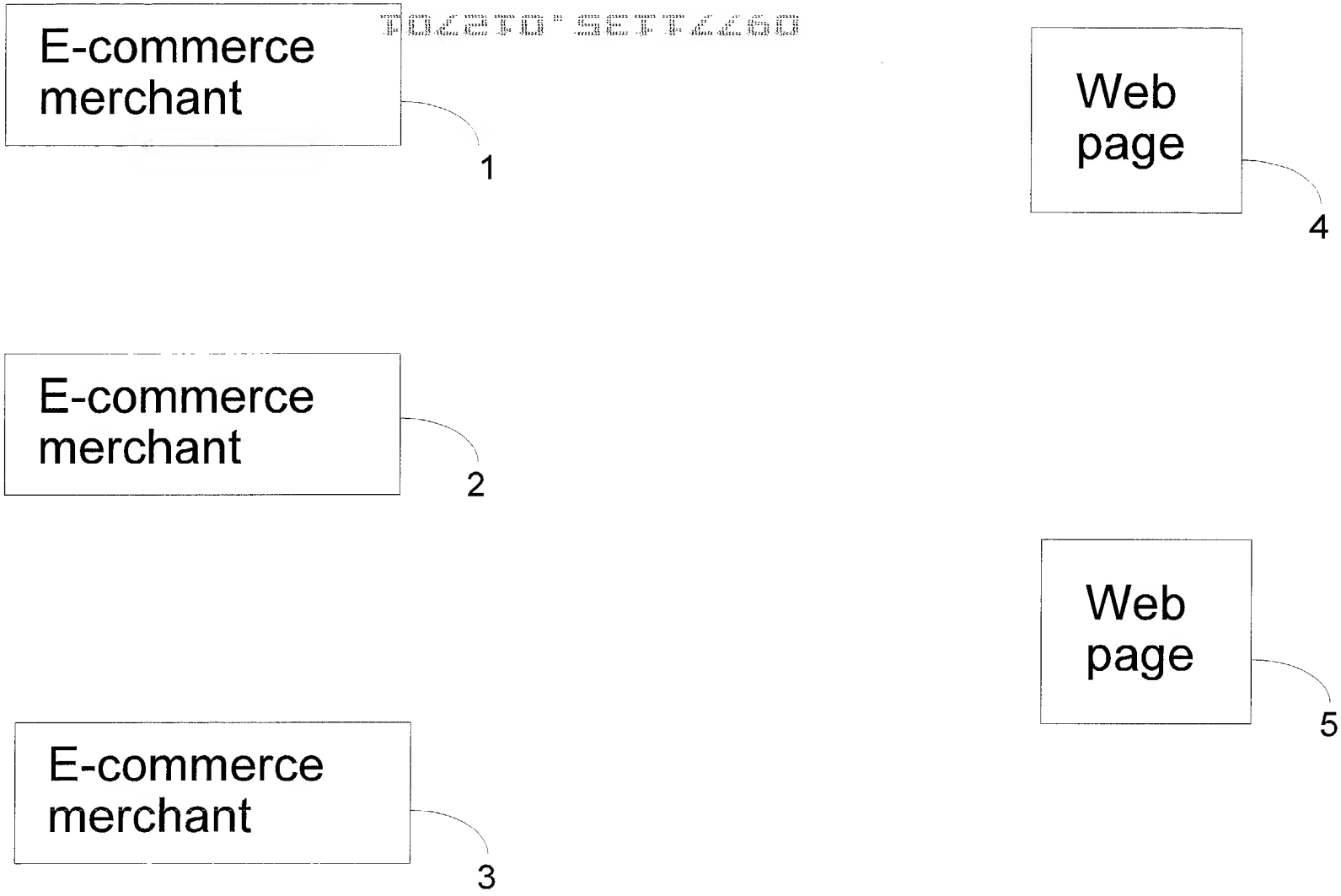

FIG. 1 (prior art)

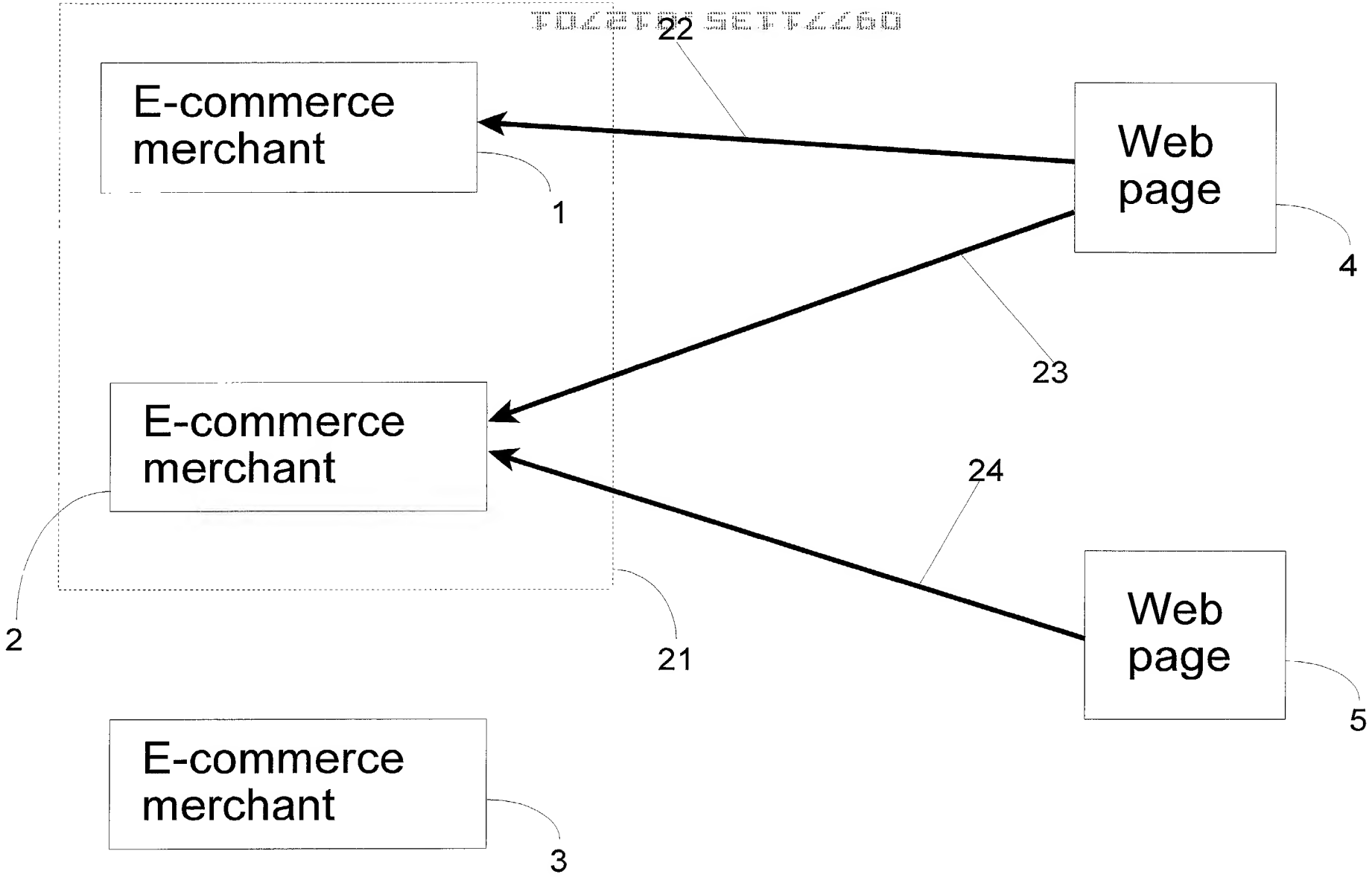

FIG. 2 (prior art)

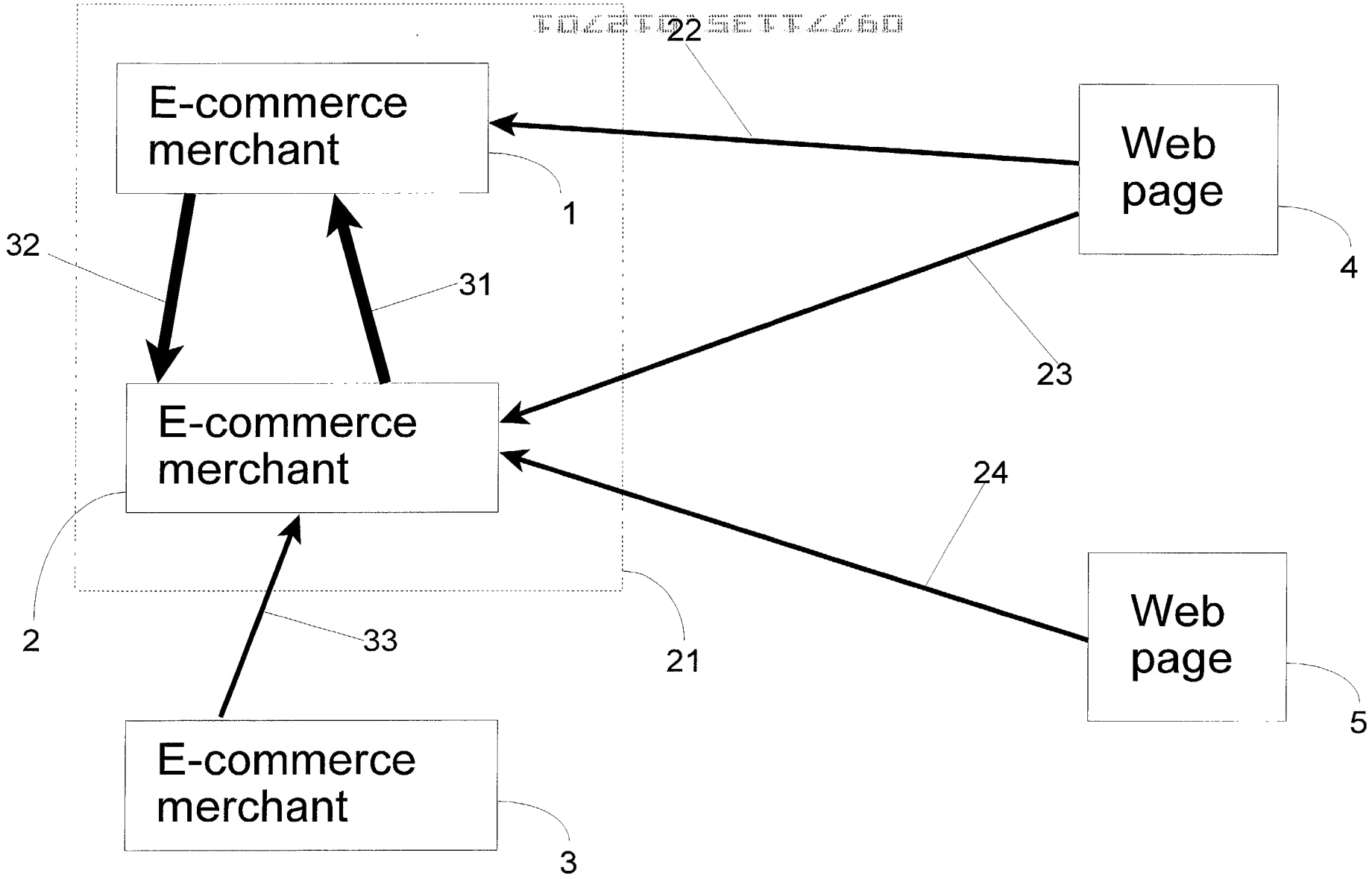
E-commerce merchant
Web page
E-commerce merchant
Web page
E-commerce merchant
22
1
4
32
31
23
24
2
33
21
5
3

FIG. 3

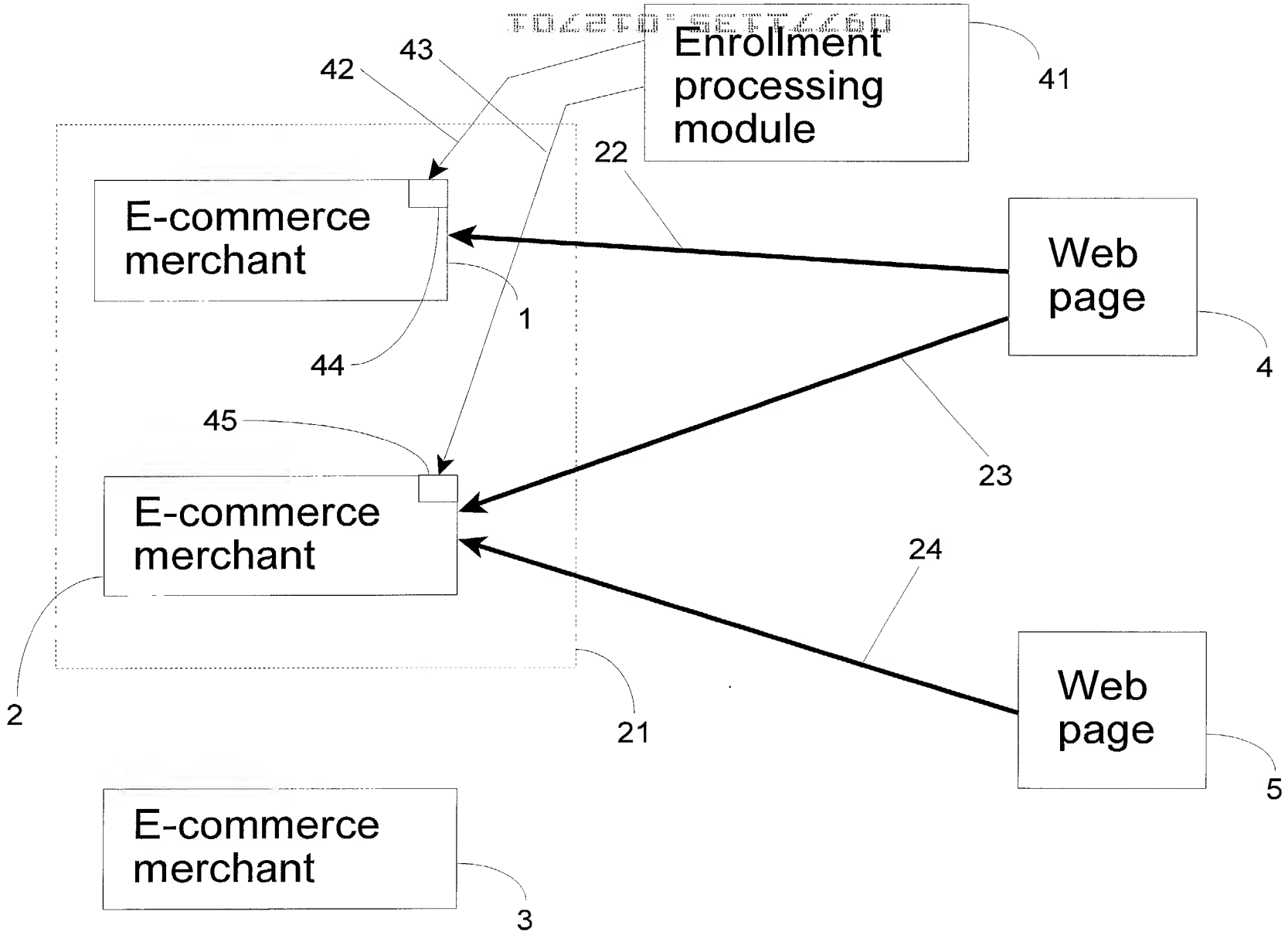
Enrollment processing module
41
42
43
22
E-commerce merchant
1
44
Web page
4
45
23
E-commerce merchant
24
2
21
Web page
5
E-commerce merchant
3

FIG. 4

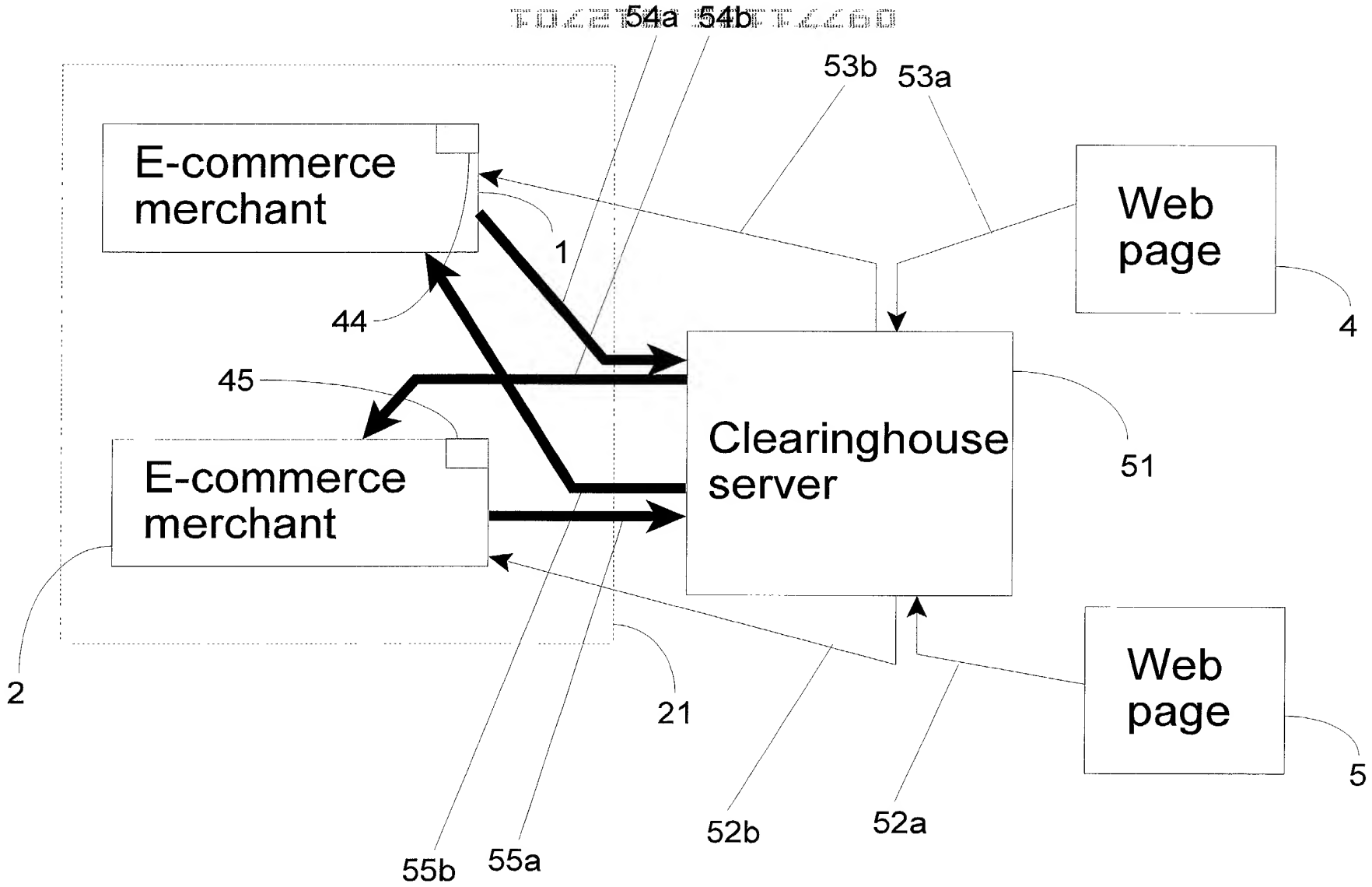
54a
54b
53b
53a
E-commerce merchant
1
Web page
4
44
45
Clearinghouse server
51
E-commerce merchant
2
21
Web page
5
55b
55a
52b
52a

FIG. 5

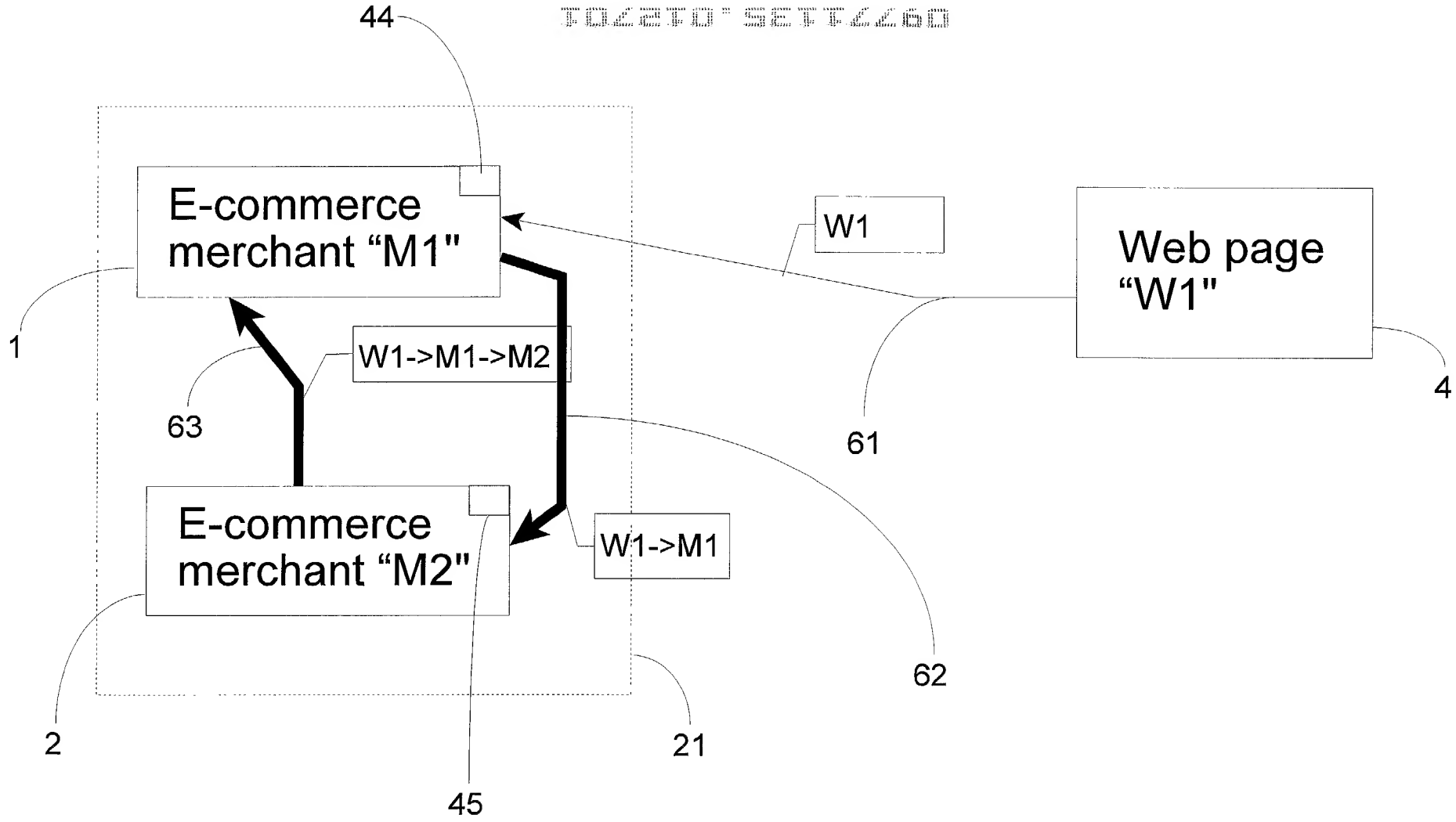
44
E-commerce merchant "M1"
1
W1
Web page "W1"
4
W1->M1->M2
63
61
E-commerce merchant "M2"
W1->M1
62
2
21
45

FIG. 6

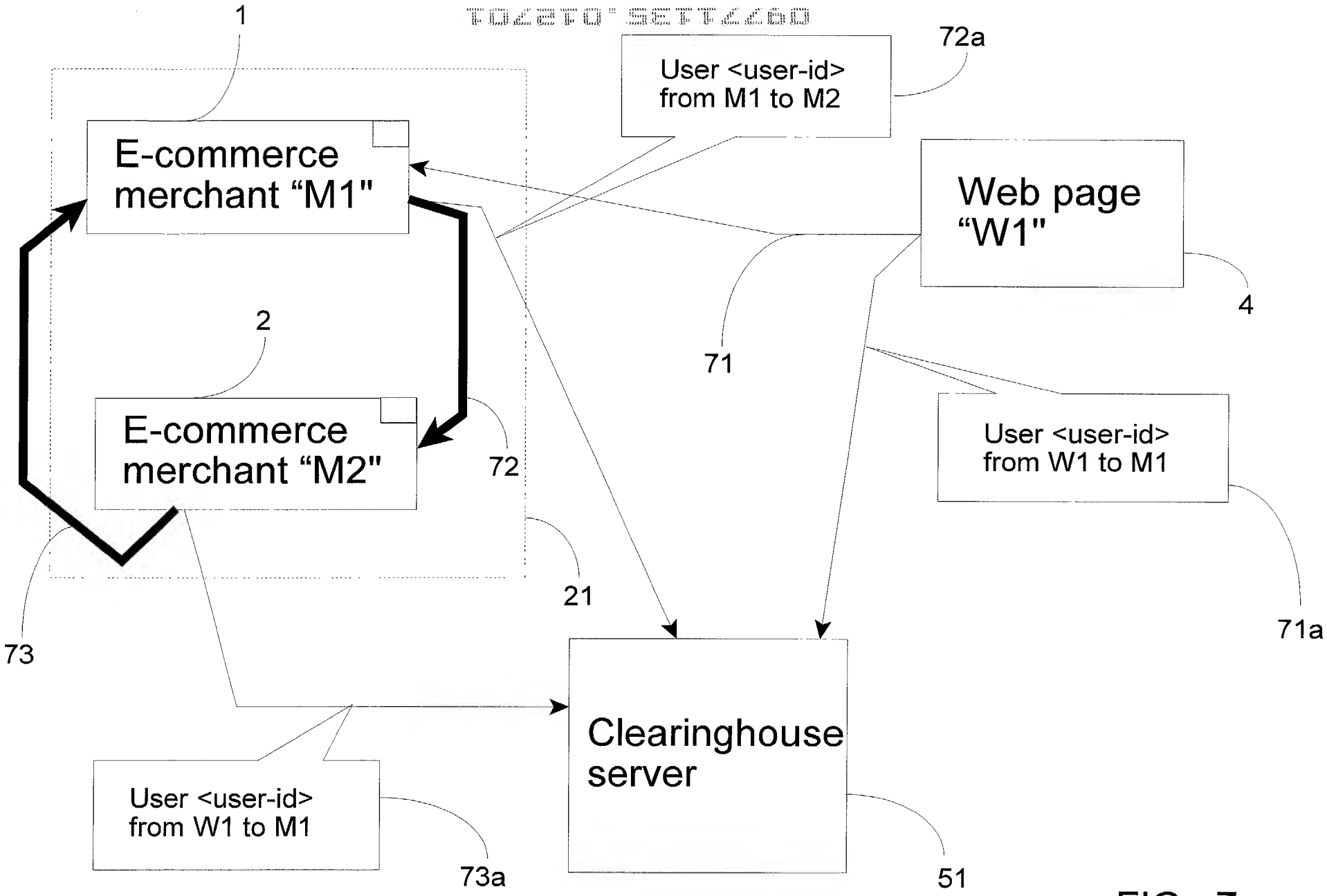
1
E-commerce merchant "M1"
2
E-commerce merchant "M2"
72
21
73
User <user-id> from M1 to M2
72a
Web page "W1"
4
71
User <user-id> from W1 to M1
71a
Clearinghouse server
51
User <user-id> from W1 to M1
73a

FIG. 7

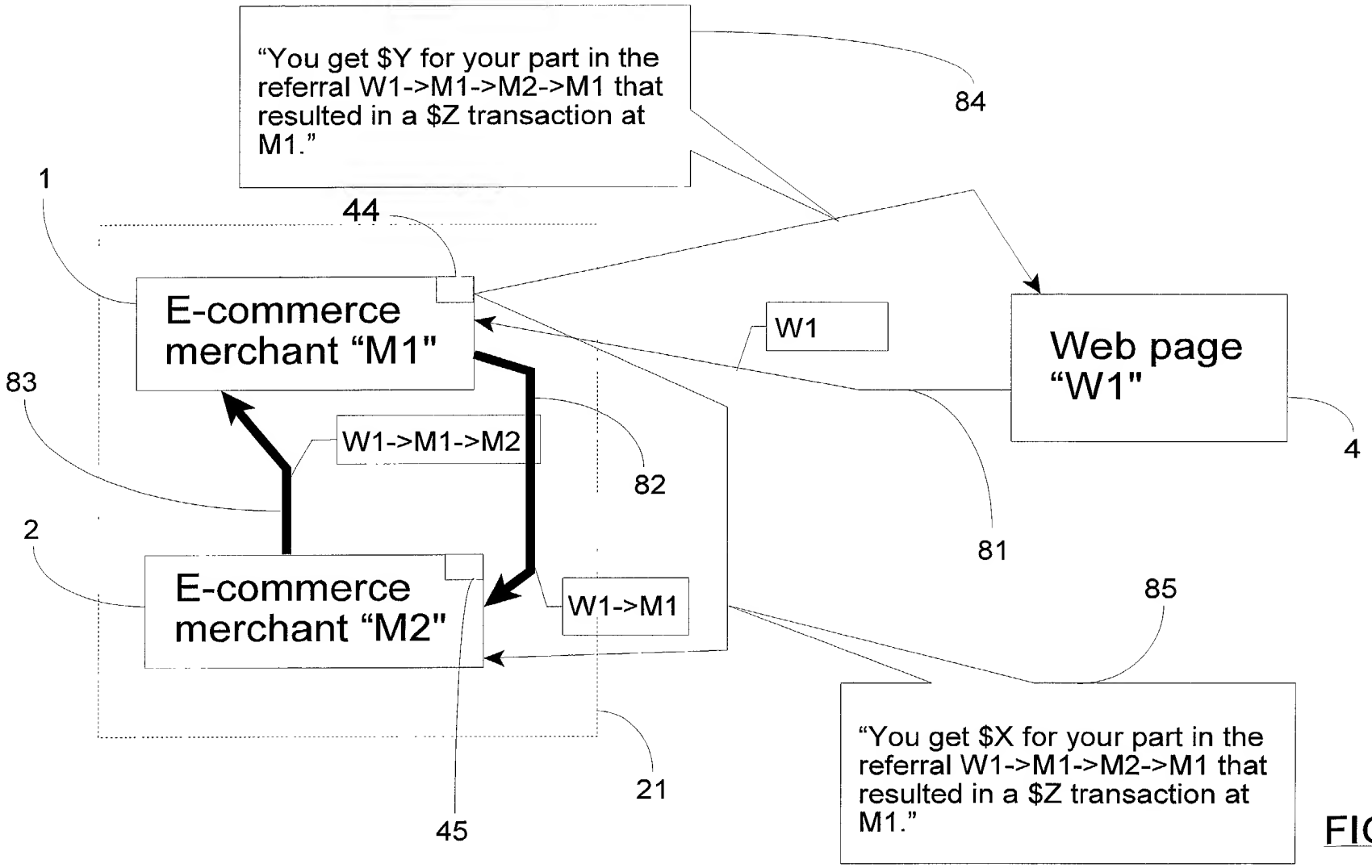
"You get $Y for your part in the referral W1->M1->M2->M1 that resulted in a $Z transaction at M1."
84
1
44
E-commerce merchant "M1"
W1
Web page "W1"
4
83
W1->M1->M2
82
81
2
E-commerce merchant "M2"
W1->M1
85
"You get $X for your part in the referral W1->M1->M2->M1 that resulted in a $Z transaction at M1."
21
45

FIG. 8